

<b>Information to identify the case:</b>		
Debtor 1	<b>Steven M. Marshall</b>	Social Security number or ITIN <b>xxx-xx-0816</b>
	First Name Middle Name Last Name	EIN ---
Debtor 2 (Spouse, if filing)	<b>Deshanta O Marshall</b>	Social Security number or ITIN <b>xxx-xx-9590</b>
	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court	<b>Western District of Virginia</b>	Date case filed for chapter <b>13 3/27/17</b>
Case number: <b>17-60599</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Steven M. Marshall	Deshanta O Marshall
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5324 Promiseland Road Appomattox, VA 24522	5324 Promiseland Road Appomattox, VA 24522
<b>4. Debtor's attorney</b> Name and address	Stephen E. Dunn Stephen E. Dunn, Esq. 201 Enterprise Drive Suite A Forest, VA 24551	Contact phone 434-385-4850 Email: <u>None</u>
<b>5. Bankruptcy trustee</b> Name and address	Herbert L Beskin(82) PO Box 2103 Charlottesville, VA 22902	Contact phone 434-817-9913 Email: <u>hbeskin@cvillech13.net</u>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1101 Court St., Room 166 Lynchburg, VA 24504	Hours open 8:00 a.m. – 4:30 p.m. Contact phone (434) 845-0317 Date: 3/27/17

**For more information, see page 2**

Case number 17-60599

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 21, 2017 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification required ***</b>	<b>Location:</b> cr mtg, LYN, US Courthouse, Rm 210, 1101 Court St., Lynchburg, VA 24504
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 6/20/17</b>     <b>Filing deadline: 7/20/17</b>  <b>Filing deadline: 9/25/17</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. The hearing on confirmation will be held on: <b>5/25/17 at 09:30 AM, Location: Lynchburg, US Courthouse, Room 210, 1101 Court Street, Lynchburg, VA 24504</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

United States Bankruptcy Court  
Western District of Virginia

In re:  
Steven M. Marshall  
Deshanta O Marshall  
Debtors

Case No. 17-60599-rbc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Mar 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2017.

db/jdb  
tr  
4411725 +Steven M. Marshall, Deshanta O Marshall, 5324 Promiseland Road, Appomattox, VA 24522-4273  
4411726 +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103  
4411728 +Alars Cars, 11240 Stewartsville Rd, Vinton, VA 24179-5200  
4411729 +Alfa Insurance, PO BOX 2328, Brentwood, TN 37024-2328  
4411734 +Cfw Credit & Collectio, for Shentel, 19 N Washington St, Winchester, VA 22601-4109  
4411732 +Check Into Cash, 2123 Wards Rd, Lynchburg, VA 24502-5311  
4411736 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Virginia Power, PO BOX 26666, Richmond, VA 23261)  
4411732 +Debt Recovery Solution, for Verizon, 6800 Jericho Turnpike Ste 113e,  
Syosset, NY 11791-4401  
4411736 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
(address filed with court: Focus Receivables Mana, 1130 Northchase Parkway, for Directv,  
Marietta, GA 30067)  
4411737 +Herman's Motor Sales, 2527 Main Street, Hurt, VA 24563-3896  
4411738 +Jamari Armistead, 68 Leroy Dr, Pamplin, VA 23958-3363  
4411739 +Jamie Ferguson, 265 Harrell St, Appomattox, VA 24522-9822  
4411740 +Kennan Auto Sales, 1208 Richmond Hwy, Concord, VA 24538-3575  
4411742 +Penn Foster, PO Box 1900, Scranton, PA 18505-0900  
4411743 Prime Drive, 224 Jefferson Davis Hwy, Appomattox, VA 24522  
4411744 +Prince Edward Co Treasurer, PO Box 522, Farmville, VA 23901-0522  
4411745 +Prince Edward County Treasurer, PO Box 522, Farmville, VA 23901-0522  
4411747 +SCA Credit Svcs, 1502 Williamson Road, for Centra EMS, Roanoke, VA 24012-5100  
4411748 +SCA Credit Svcs, 1502 Williamson Road, for Southside EMS, Roanoke, VA 24012-5100  
4411749 +Southside Community Hospital, 500 Shentel Way, Edinburg, VA 22824-3577  
4411750 +Sussex District Court, PO Box 1315, Sussex, VA 23884-0315  
4411751 +TMX Finance of VA, 3813 Wards Rd, Unit 5, Lynchburg, VA 24502-2970  
4411752 +Town of Appomattox, PO Box 705, Appomattox, VA 24522-0705  
4411753 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, for Music Arts Centers,  
Hamilton Square, NJ 08690-1717  
4411754 +Trident Asset Management, for Verizon, Po Box 888424, Atlanta, GA 30356-0424  
4411756 +Uscb Corporation, Po Box 75, for Stratford Career Institute, Archbald, PA 18403-0075  
4411760 +Verizon Wireless, PO Box 26055, Lehigh Valley, PA 18002-6055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: stephen@stephendunn-pllc.com Mar 27 2017 22:19:32 Stephen E. Dunn,  
Stephen E. Dunn, Esq., 201 Enterprise Drive, Suite A, Forest, VA 24551  
4411727 +E-mail/Text: aharmon@mstpf.com Mar 27 2017 22:20:03 Approved Cash Advance,  
5160 Nine Mile Rd, Richmond, VA 23223-3330  
4411731 +EDI: CMIGROUP.COM Mar 27 2017 22:13:00 Credit Management, LP, for US Cellular,  
Po Box 118288, Carrollton, TX 75011-8288  
4411730 E-mail/Text: bankruptcy@dss.virginia.gov Mar 27 2017 22:19:46 Child Support Va,  
Bk Unit/Div. of Child Support Enforcemen, 2001 Maywill St Ste. 104, Richmond, VA 23230  
4411733 +EDI: ESSIL.COM Mar 27 2017 22:13:00 Dish Network, 9601 S Meridian Blvd,  
Englewood, CO 80112-5905  
4411735 +EDI: BLUESTEM Mar 27 2017 22:13:00 Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250  
4411741 +E-mail/Text: bankruptcy@onlineis.com Mar 27 2017 22:20:03 Online Collections, Po Box 1489,  
for Central VA Co-op, Winterville, NC 28590-1489  
4411755 +EDI: USCELLULAR.COM Mar 27 2017 22:13:00 US Cellular, PO Box 7835,  
Madison, WI 53707-7835  
4411757 +EDI: VAND.COM Mar 27 2017 22:13:00 Vanderbilt Mortgage, Attn: Bankruptcy Dept,  
P.O. Box 9800, Maryville, TN 37802-9800  
4411759 +EDI: VERIZONEAST.COM Mar 27 2017 22:13:00 Verizon, 500 Technology Dr, Suite 550,  
Saint Charles, MO 63304-2225  
4411758 +EDI: VERIZONEAST.COM Mar 27 2017 22:13:00 Verizon,  
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4411746 ##+Receivables Management, for RMG, 14675 Martin Dr, Eden Prairie, MN 55344-2004

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0423-6

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Mar 27, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2017 at the address(es) listed below:  
NONE.

TOTAL: 0